Certificate Number: 03088-PAE-DE-031934553

Bankruptcy Case Number: 18-16795



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2018, at 10:31 o'clock AM CST, James L Edmonds completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 21, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor